

**IN THE CLAIMS:**

The following **Listing of Claims** will replace all prior versions and listings of claims in the application:

Claim 1 (*Canceled*).

Claim 2. (*Canceled*).

Claim 3 (*Currently Amended*): A method for ~~valuing~~ compensating financial asset ~~services related to a loan~~ service providers comprising ~~the steps of:~~

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor; and

determining a financial asset services value as a percentage of the ~~principle~~ principal and interest associated with the financial account.

Claim 4 (*Currently Amended*): A method for ~~valuing a financial asset service agreement~~ compensating financial asset service providers ~~related to a loan~~ comprising ~~the steps of:~~

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor;

determining a financial asset services value as a percentage of the principal and interest associated with the final account; and

determining a value of ~~an~~ a financial asset service agreement to perform financial asset services in exchange for the financial asset services value wherein a cost of providing financial asset services is subtracted from the financial asset services value.

Claim 5 (*Canceled*).

Claim 6 (*Canceled*).

Claim 7 (*Previously Presented*): The method for ~~valuing~~ compensating financial asset ~~services~~ service providers as claimed in claim 3 wherein said financial asset is a mortgage loan.

Claim 8 (*Previously Presented*): The method for ~~valuing~~ compensating a financial asset service ~~agreement~~ provider as claimed in claim 4 wherein said financial asset is a mortgage loan.

Claim 9 (*Canceled*).

Claim 10 (*Canceled*).

Claim 11 (*Previously Presented*): The method for ~~valuing~~ compensating financial asset ~~services~~ service providers as claimed in claim 3 wherein said financial asset is a credit card account.

Claim 12 (*Previously Presented*): The method for ~~valuing~~ compensating a financial asset service ~~agreement~~ provider as claimed in claim 4 wherein said financial asset is a credit card account.

Claim 13 (*Canceled*).

Claim 14 (*Canceled*).

Claim 15 (*Canceled*).

Claim 16 (*Canceled*).

Claim 17 (*New*): A method for structuring a financial asset service agreement wherein fees collected in servicing a financial asset related to at least one loan are based upon a percentage of both the principal and interest associated with the financial asset.

Claim 18 (*New*): The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a mortgage loan.

Claim 19 (*New*): The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a credit card account.